GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4059
ANSWERED ON:18.08.2000
MEDICAL INSURANCE SCHEME
JAYASHREE BANERJEE

Will the Minister of FINANCE be pleased to state:

(a) whether any scheme of medical insurance is being formulated for payment of expenditure incurred on accidents or disease like developed countires;

(b) whether a part of insurance amount for poor and middle class families would be borne by the Government,

(c) if so, the details of the scheme; and

(d) by when it is likely to be introduced?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALA SAHEB VIKHE PATIL)
(a): A medical insurance policy called `Mediclaim` is already available with the four subsidiary companies of the General Insurance Corporation of India viz.

(i) National Insurance Co. Ltd.,
(ii) New India Assurance Co. Ltd.,
(iii) Oriental Insurance Co. Ltd. and
(iv) United India Insurance Co. Ltd. The policy covers hospitalisation expenses incurred on medical and surgical treatment, arising due to accidental injury, illness and disease. Any person can purchase this policy by paying the appropriate premium.

(b): No, Sir.

(c) & (d): Do not arise.